



Connections

News from the Connecticut District Office

July 2003

Marie A. Record District Director

Focus on Service Corp of Retired Executives (SCORE) Counselors to America's Small Business

SCORE is a volunteer Resource Partner with the U.S. Small Business Administration. A non-profit association, SCORE is dedicated to providing entrepreneurs with free confidential personal counseling. SCORE also offers a variety of free and low-cost workshops and seminars.

SCORE has been dedicated to helping small business succeed for 40 years. In fiscal year 2002 Connecticut's SCORE counseled and trained 7,245 businesses and individuals.

With businesses now turning to the technology of the web, SCORE is also now offering e-mail counseling. For further information and/or assistance contact the SCORE location nearest you or visit their website at: www.score.org

Connecticut SCORE Chapters

Greater Bridgeport Chapter 471

University of Bridgeport
230 Park Avenue
Bridgeport, CT 06601
(203) 576-4369

Chapter Chair: Norm Dube

Web: www.scorebridgeportct.org

Email: scorebrigpt@snet.net

Counseling Locations:

Mandeville Hall
University of Bridgeport
230 Park Avenue Lower Level
Bridgeport, CT
Tel: (203) 576-4369
Every Thursday 8:30am – 12:30 by appointment

Greater Valley Chamber of Commerce
900 Bridgeport Avenue, 2nd. Floor
Shelton, CT
(203) 925-4581 or (203) 576-4369
2nd & 4th Tuesday of each month, walk-in or by appointment

Bridgeport Workshop Schedule

University of Bridgeport Carlson Hall

September 18, 2003 – Starting Your Own Business
November 13, 2003 – Small Business Software
February 19, 2004 – Business Law

Peoples Bank – Main Street, Bridgeport

July 29, 2003 – Financial Business Plan
August 25, 2003 – Marketing Business Plan

North Branch Library, Bridgeport

October 14, 2003 – Business Plan Overview
December 10, 2003 – Starting Your Own Business
January 15, 2004 – Business Plan Overview

Greater Valley Chamber of Commerce Shelton

October 22, 2003 – Customer Service
February 10, 2004 – Marketing
March 10, 2004 – Franchise, Buy or Sell
March 11, 2004 – Financing Options

Greater Danbury (Western, CT) SCORE 624

246 Federal Road
Brookfield, CT 06804
(203) 775-1151

Chapter Chair: John Dunn

Email: DanburyScore@earthlink.net

Please call office for workshop and seminar schedules.

Greater Danbury (Western CT) SCORE

Locations:

New Milford
(860) 355-1191 ext. 1

Waterbury
(203) 574-8233

Greater Hartford SCORE 56

330 Main Street 2nd. Floor
Hartford, CT 06106
(860) 251-7000

Chapter Chair: Bob DeSmith

Web: www.score56.org
Email: score56@score56.org

Greater Hartford Workshop Schedule

3rd Tuesday of every month (except August)
9:00am – 4:00pm
Business Basics Workshop for Small Business owners and start-ups. No advance registration required. Cost: \$30.00 for reference materials

Workshop Location

Rensselaer
275 Windsor Street
Hartford, CT.

New Haven SCORE Chapter 66

Gateway Community College
60 Sargent Drive, Room 105
New Haven, CT 06511
(203) 865-7645

Chapter Chair: Julie Brander 203-627-9806
Email: score66@snet.net

New Haven Workshop Schedule

2nd Wednesday of the month 8:25am-12:45pm
Pre Business Workshops are held at the Gateway Community College, Long Wharf in Room 160

3rd Wednesday of the month 6:30pm-9:00pm
Networking Roundtable with monthly topics and speakers are held for those currently in business at the Small Business Center at Gateway Community College in Room 207B

Tuesdays from 9:00am-12:00pm by appointment one on one business counseling is available in Room 207B at Gateway Community College.

Norwalk SCORE Chapter

24 Belden Avenue 5th Floor

Norwalk, CT 06850
(203) 847-7348

Chapter Chair: Dan Riley

Web: <http://www.scorenorwalk.org>
Email: score41@aol.com

Norwalk Workshop/Seminar Schedule

Friday, September 19th, Morning - Starting & Running Your Own Business- Demystifying the business plan

Saturday, October 18th, Morning - Marketing, Sales and Publicity--Getting and Keeping the Right Customers

Wednesday, November 19th, Morning - Making a Home Based Business Successful

Tuesday, December 9th, Evening - 101 Ideas for Your Small Business

Thursday, January 15th, Evening - Tax, Legal and Accounting Tips--Save Money and Keep Your Business Out of Trouble

Saturday, February 21st, Morning - Networking and PR 101 With A Twist---Ways to Build Customers and Profits

Thursday, March 18th, Evening - How to Buy and Sell a Business, plus Franchising What to Consider

Friday, April 16th, Morning - How to Become and Independent Consultant

Wednesday, May 19th, Evening - Starting and Running Your Own Business-Demystifying the Business Plan

Thursday, June 17th, Morning - Growing your Small Business

Old Saybrook SCORE Chapter 579

Chamber of Commerce
146 Main Street
Old Say Brook, CT 06475
(860) 388-9508

Chapter Chair: Al Compagno

Email: score579@cshore.com

Counseling Sessions:

1st, 2nd, 3rd & 4th Tuesday of each month
45 minute counseling sessions are also available at the following locations once each month at 9:15am, 10:00am and 10:45am:

Old Saybrook Counseling locations:

New Haven Savings Bank
20 Main Street
Old Saybrook, CT

Mystic Chamber of Commerce
14 Holmes Street
Mystic, CT

Testimonials from happy SCORE Clients!

"SCORE helped me focus so that I was able to take my vision of a day spa to a reality." Jennifer Yates, Le Spa, New Canaan CT

"I now create and market my own line of natural skincare products thanks to the 20 plus meetings I have had with my SCORE counselors over the past two years. I continue to meet with my counselors and exchange ideas. What a great resource!" Carole Marina Machese, Red Bee Studio, Weston, CT

SCORE Branch Offices

Bloomfield SCORE Office
(860) 769-3563

Bristol SCORE Office
(860) 584-4718

Farmington SCORE Office
(860) 521-2300

Gateway Community College
Small Business Center
(203) 865-7645

Glastonbury SCORE Chapter
(860) 659-3587

Guilford SCORE Office
(203) 453-9677

Manchester SCORE Office
(860) 646-2223

Middletown SCORE
(860) 347-6924

Milford SCORE Office
(203) 874-2323

Mystic SCORE Office
(860) 572-9578

New Britain SCORE Office
(860) 229-1665

New Milford SCORE Chapter
(860) 355-1191 Ext. 1

Newington SCORE Office
(860) 665-8700

Shelton SCORE Office
(203) 925-4981

Simsbury SCORE Office
(860) 658-7663

Torrington SCORE Office
(860) 482-6586

Waterbury SCORE Office
(203) 574-8233

West Hartford SCORE Office
(860) 521-2300

Windsor SCORE Office
(860) 688-5165

UP Coming Events

July 29th Trade Seminar
(See <http://www.sots.state.ct.us/Business/InternationalTrade/TradeInvite2003.html>)

Aug. 15 -16 Procurement Program and Hartford Seminar
(See <http://www.sots.state.ct.us/Business/UpcomingEvents/BusinessShowcaseDetails.htm>)

Oct. 9 Annual Lenders and Partners Meeting, SBA 50th Anniversary Business Program
Saint Clements Castle

Oct. 16 21st Annual Business Women's Forum
Hilton Southbury

Check out our website for other ongoing seminars and workshops for small business www.sba.gov/ct

**CONNECTICUT DISTRICT OFFICE
FY 2003 LOAN VOLUME BY LENDER
AS OF 06/30/03**

Citizens Bank	233	\$ 8,483,000
Fleet National Bank	180	\$ 9,304,700
Webster Bank	85	\$ 8,643,500
Cornerstone Business Credit	32	\$ 5,968,900
CIT Small Business Lending Corp.	28	\$13,879,000
Hudson United Bank	25	\$ 3,271,600
Connecticut Comm. Investment Corp.	25	\$ 9,521,000
People's Bank	22	\$ 3,421,200
Capital One, FSB	21	\$ 980,000
Commercial Loan Partners	16	\$ 6,311,000
Ridgefield Bank	16	\$ 1,606,600
BankNorth, NA	15	\$ 1,532,000
Sovereign Bank	12	\$ 915,000
UPS Capital Business Credit	11	\$ 4,522,749
JP Morgan Chase Bank	9	\$ 2,782,000
Business Loan Center, Inc	8	\$ 4,433,500
NewMil Bank	8	\$ 1,583,900
New Haven Savings Bank	8	\$ 800,000
Housatonic Industrial Development Corp.	7	\$ 2,586,000
Union Savings Bank	7	\$ 1,021,580
The Washington Trust Company of Westerly	6	\$ 545,000
Newton Savings Bank	5	\$ 635,000
GE Capital Small Business Finance Corp.	5	\$ 2,101,800
Home Loan & Investment Bank	5	\$ 1,595,000
Connecticut Business Development	4	\$ 1,687,000
Business Lenders, LLC.	4	\$ 1,142,000
Wachovia Bank, NA	4	\$ 1,008,100
Essex Savings Bank	4	\$ 520,000
The Bank of Southern Connecticut	4	\$ 828,000
Rockville Bank	4	\$ 585,300
First County Bank	4	\$ 825,000
The Simsbury Bank & Trust Company	3	\$ 600,000
Thomaston Savings Bank	3	\$ 287,000
Enterprise Capital, Inc.	3	\$ 280,000
Castle Bank & Trust Company	3	\$ 250,000
NCB Savings Bank	2	\$ 695,000
Farmington Savings Bank	2	\$ 450,000
Savings Bank of Danbury	2	\$ 450,000
Valley National Bank	2	\$ 420,000
North American Bank & Trust Co.	2	\$ 380,000
Liberty Bank	2	\$ 325,000
The Savings Bank of Manchester	2	\$ 245,000
Valley Bank	2	\$ 204,000
Citibank, NA	2	\$ 125,000
West Bank	2	\$ 114,000
Commerce Bank, NA	1	\$ 1,625,000
Northwest Community Bank	1	\$ 375,000

First Union National Bank	1	\$ 344,000
Hampden Savings Bank	1	\$ 312,500
Westport National Bank	1	\$ 250,000
Bank of Westport	1	\$ 200,000
Woori American Bank	1	\$ 150,000
Collinsville Savings Society	1	\$ 125,000
Banco Popular	1	\$ 120,000
Hometown Bank, A Cooperative Bank	1	\$ 120,000
Panaisa Bank, NA	1	\$ 120,000
Canaan National Bank	1	\$ 100,000
Southbridge Savings Bank	1	\$ 75,000
Chelsea Groton Savings Bank	1	\$ 115,000
Tolland Bank	1	\$ 63,500
Westfield Bank	1	\$ 57,400
First National Bank of Litchfield	1	\$ 50,000
First National Bank of Suffield	1	\$ 50,000
Weokie CU	1	\$ 13,000
Bank of America, NA	1	\$ 8,700
	869	\$112,138,529

TOTAL

504 LOANS

Webster Bank	9	\$ 3,574,000
CIT Small Business Lending	9	\$ 2,941,000
Cornerstone Business Credit	4	\$ 1,855,000
Citizens Bank of CT.	4	\$ 1,492,000
National Cooperative Bank	3	\$ 1,079,000
Fleet Bank	2	\$ 721,000
American Savings Bank	2	\$ 589,000
Bank of Southern Connecticut	2	\$ 489,000
Farmington Savings Bank	1	\$ 1,300,000
BankNorth	1	\$ 1,253,000
Salem Five Cents Savings Bank	1	\$ 745,000
Liberty Bank	1	\$ 373,000
Savings Bank of Danbury	1	\$ 496,000
Business Loan Express	1	\$ 382,000
Hampden Savings Bank	1	\$ 313,000
Union Savings Bank	1	\$ 291,000
Ridgefield Bank	1	\$ 273,000
Peoples Bank	1	\$ 266,000
JP MorganChase	1	\$ 255,000
NewMil Bank	1	\$ 250,000
Castle Bank	1	\$ 213,000
Home Loan & Investment Bank	1	\$ 184,000
First County Bank	1	\$ 155,000
Dime Savings Bank of Norwich	1	\$ 135,000
Simsbury Bank & Trust	1	\$ 129,000
	52	\$ 19,753,000

TOTAL

Connecticut District Office

HAPPY 50TH ANNIVERSARY

SPOTLIGHT ON!

July 16, approximately 250 friends and family joined the SBA in celebration of our 50th anniversary at the Eastern League All Star Game and pre-game picnic at the Rock Cats stadium in New Britain, CT.

Regional Administrator Jeffrey Butland threw out the first pitch and was interviewed live during the play-by-play on the radio. The game drew a record attendance of over 7,160, and it was an excellent game, with the outcome not decided until the bottom of the ninth. A tremendous display of fireworks capped off the night!!

What's a birthday without presents. The "presents" were over 90 bags of non-perishable groceries and \$1825.00 that was donated to a local food bank



L to r – Jeffrey Butland, Regional Administrator, Marie A. Record, District Director, CT

"The evening was enjoyed by my family. Thank you for extending the invitation and making it a memorable event for those of us who attended (and a great game)!"



"It's always a pleasure to work with the Staff of the SBA in Hartford. Over the years, I've enjoyed the relationships and the "good" that we've been able to accomplish."



L to R – Cammy Kaplan, Pres. PC Worldwide, Penn Ritter, Pres. CT Small Business - Key to the Future, Mary Olsen, GM, Pitney Bowes Small Business Lending, LLC

"Our thanks to Connecticut Small Business – Key to the Future (CSB) for helping us make this event possible. CSB wishes to thank Pitney Bowes Small Business Lending and all other past and future friends for their on-going support"

U.S. SMALL BUSINESS ADMINISTRATION



L. to R. Don Launder, Housatonic Industrial Corp.
and David Onofrio, Farmington Savings Bank

"I had a great time, as did everyone else who attended. It even turned out to be a great game and the weatherman cooperated. Good job on that end as well. And, you helped those in need of food. It seems to me that SBA hit the home run for the evening."

"The SBA's 50th birthday celebration at the Rock Cats stadium was a blast!!!! Congratulations to you all and thank you. We had a great time. Even stayed for the fireworks and the cake was a nice touch too (although extremely fattening)."



"All had a great time last night - 3 groups brought donations of food."

More

Connections

New link for the Hartford SBA OWBO-CT Entrepreneurial Center
<http://career counselingcenter.org/SBA-OWBO-CTmain.htm>

SBA 50th Anniversary celebration information visit www.sba.gov/50